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CAPITALISTS AND LABORERS:

AN ADDRESS

BEFORE THE

American Association for the Advancement of Science,

AT THE BUFFALO MEETING,

AUGUST, 1886.

BY JOSEPH CUMMINGS, LL.D.,

VICE-PRESIDENT, SECTION I.

[From the Proceedings of the American Association for the Advancement of Science, Vol. XXXV.]

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ADDRESS

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JOSEPH CUMMINGS, LL.D.,

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CAPITALISTS AND LABORERS.

The adjustments of the relations of Capital and Labor, and the just division of the profits from their joint use, present problems that have baffled the skill of the wisest men. Serious difficulties have in ages past been connected with the subject, but at no time have they been so great as now. Many students of social science have felt as did Mr. Norman Senior, who at the age of twenty-five years determined to reform the condition of the poor of England, but after years of labor felt that there was a very strong contrast between the insignificance of the performance and the greatness of the project entertained. Alienation and bitterness of feeling between capitalists and laborers have increased with the advance of civilization and an increase of the comforts of social life. There are threatening indications and ominous signs of evil that should awaken serious alarm. There is great danger of the disturbance of social order and the overthrow of our civil institutions. There are in our country millions of discontented people with more or less hatred of our institutions, which, in their view, favor the rich and oppress the poor. There are thousands of well-armed, well-drilled men pledged to the work of destruction and the overthrow of government. The large number of papers having a wide circulation is an indication of their strength. These journals and the leaders of public meetings teach the most extreme, destructive, and terrible doctrines. They affirm that the present order of society must be overthrown; that it is vain, worse than useless, to rely on the ballot; that the people must abandon this and resort to violence, they

must use dynamite and other explosives. In all trades-unions the best men should be selected for the study of chemistry and devices for destruction. There is no form of crime and violence which may further their objects that is not indorsed. "Hypocrisy, fraud, deceit, adultery, robbery, and murder are held sacred when beneficial to revolution." "Assassination of members of the ruling classes of capitalists is held justifiable and commendable." "Plundered as we are by the proprietor who limits our air and light, we must come forth from the cellars and attics in which our families struggle for existence, and establish ourselves in those splendid buildings, which have been raised at the cost of so much toil and suffering, and in those spacious apartments in which there is an abundance of pure air, and where the sunlight will throw its life-giving radiance upon our little ones. We must take possession of the great warehouses and stores in which the rich man now finds the means of gratifying his caprices, and lay our hands, for the common good, on the enormous quantity of products of all kinds necessary for our nourishment and for our protection from the weather."[1]

One of their influential journals says: "In the depths of his nature the revolutionist, not only in words, but also in deeds, has fully broken with the civil order, — with the laws currently recognized in this world, with customs, morals, and usages; he is the irreconcilable enemy of this world, and if he continues to live in it, it only happens in order to destroy it with the greater certainty. He knows only one science, namely, destruction. For this purpose, and for this alone, he studies mechanics, physics, chemistry, and possibly medicine. For this purpose he studies day and night living science, men, characters, relations, as well as all conditions of the present social order, in all its ramifications. He despises and hates the present social morality in all its teachings and in all its manifestations For him everything is moral which favors the triumph of the revolution, everything immoral and criminal which hinders it."[2]

All this may seem like the rantings of a crazy fanatic; but there is a terrible earnestness with the teachers who utter such sentiments which may be translated into action that shall cause widespread destruction of property and life. While the enemies of

[1] Recent American Socialism, by Richard T. Ely, p. 36.

[2] Ibid., p. 39.

order may not be able to overturn our institutions, they may cause incalculable evil. We have seen illustrations of the destruction and dismay that a few desperate, bold outlaws may cause. In the riots of 1877 it is estimated that property worth a hundred millions of dollars was destroyed, and very many persons perished. We are in constant peril that similar scenes may occur. A citizen soldiery is not successful in suppressing riots in the community in which they live. Even when criminals are arrested, it is extremely difficult to secure just punishment. Through fear of personal violence, or for selfish regard to their business or other interests, good citizens nearly, if not quite, perjure themselves to escape service as jurymen, and through technicalities of the law or through corruption criminals escape. Modern discoveries and inventions have placed fearful instrumentalities of destruction within the reach of any who are wicked enough to use them. Such means may be used also with little danger of detection and punishment. In these circumstances, there is reason for alarm, and it is worse than folly to shut our eyes to the danger, and talk of the stability of order and social institutions.

IMPROVEMENT IN THE CONDITION OF LABORERS.

In the discussion of the difficulties between capitalists and laborers, we should not forget that the great improvements and inventions that affect society, multiply sources of comfort, prolong life, and add to its enjoyments, have greatly improved the condition of laborers, as well as that of other classes. The improvement is too evident to need discussion and proof. All readers of Macaulay will remember his splendid description of the improvements science and civilization have conferred on those engaged in common toil, and the great contrast in the condition of society as compared with that two centuries ago. The poorest man has now comforts and the fruits of varied climes that those in the highest condition of wealth or rank could not command; and when he meets with serious accident and needs surgical aid, or is affected with painful disease, he has the benefit of surgical and medical skill that formerly not greatest wealth nor royalty itself could secure.

In his work on "The Progress of the Working Classes in the last Half-century," Mr. Giffen has shown in carefully prepared tables, in which the wages paid in common representative employ-

ments are given, that there is an advance in some cases of twenty per cent, in most cases of fifty to one hundred per cent, above what was paid fifty years ago.

In England there has been a great rise in wages paid agricultural laborers, which are stated by Sir James Caird to be sixty per cent higher than at the period just before the repeal of the Corn Laws. While the wages have increased from fifty to one hundred per cent, the workman on account of the lessening of the hours of labor does twenty per cent less work; therefore he gains from seventy to one hundred per cent in money returns.[1] It is an important fact, that, when the relative value of money to commodities is considered, the same amount of money will purchase as much food and comfort as fifty years ago. There are many new and desirable articles in existence at a low price, which could not formerly be obtained at any price. As the means of communication and the facilities of commerce have increased, there is much less fluctuation in prices than fifty years ago. "Then the sudden contrasts in prices were most disastrous, and often caused great distress. Periodic starvation was in fact then the condition of the masses of workingmen throughout the kingdom."[2] Food is cheaper now; the only article to be excepted is meat, which was not then an article of the laborer's diet. House-rent is indeed higher, but the poor have far better accommodations; less taxes are paid and more received than formerly. Fifty years ago in England the masses had little education, and that was comparatively poor; no provision was made for general education. In 1851, in England, the children aided by the government in average attendance at schools numbered 239,000, in Scotland 32,000; in 1881 the figures were 2,363,000 and 410,000.[3] The statements of Mr. Giffen relate to Great Britain. It is difficult to determine with the same exactness whether a corresponding change has taken place in the United States; but, from statements that are worthy of confidence, it appears that for the past fifty years there has been a "continuous reduction in the hours of labor, coupled with an increase in the earnings per hour, and an increase in the purchasing power of gold in respect to almost all articles of necessary subsistence." I have no sympathy with the use oft made of this fact of the improvement in the condition of the laboring classes, when it is

[1] Giffen, p. 9. [2] Giffen, p. 12. [3] Giffen, p. 21.

urged that they should be thankful, and cease from their complaints and efforts for change, which endanger the established order of society. Why should the exhortation to be contented have more force with them than with others? Is there not too prevalent an opinion that there must be fixed classes in society, and that a position in the most favored class must not depend on personal worth or intellectual ability? There is an assumption in what is called good society, and among respectable people, as they are termed, that the majority must work hard enough to relieve a privileged minority from labor. If this laboring class have food and provision for shelter and repose, together with fitting changes of raiment, "why should they not be content?" [1]

If laborers were only a higher kind of oxen and horses, made to toil for the benefit of a higher race, this kind of argument might have force. Even for intelligent, faithful brutes, food and shelter are not enough. They have a right to expect kindness, appreciation of their qualities, and a certain kind of respect. Man is not a mere animal, and mere toil is not the object of his being. It is a condition from which it is right to seek exemption. All men have the same powers, the same tastes. Susceptibility of culture depends not on outward conditions. The highest talent is not that which secures gain directly or indirectly. Many of the most gifted are crushed by burdens not natural, which they cannot throw off. Contentment and happiness depend on our knowledge, on the cultivation of the faculties. A savage with the range of the forest, his wigwam, his bow and arrow, and plenty of game, is happy in an animal existence. Transferred to civilized society, his desires for higher good awakened, his tastes improved, he becomes miserable for want of an unattainable good, before neither known nor sought. So is it with the laborers of to-day. Their field of vision is extended, their desires for good are awakened, knowledge is increased, taste cultivated, and in comparative prosperity they are more miserable than in their former degraded condition; they understand more of the relations of diverse classes, and justly claim they have not their share of the good that has resulted from their toil. Separation, class distinctions between the capitalists and laborers, are greater than at any preceding time. Formerly the employer and the laborer had close personal relations. They worked together

[1] William T. Thornton on Labor, p. 19.

in the shop or field, they sat at the same table, and had common social privileges. Now they are strangers, and have little in common. The introduction of steam has led to their separation. There are large manufacturing establishments that have crushed out smaller ones, and laborers are gathered in large numbers, and, instead of making, as formerly, the whole of various articles, their labor is confined to some small part. They are comparatively helpless when they are out of employment; hence they are dependent on employers, and in self-defence resort to combinations, and often to violence, to retain their places and secure support for their families.

With all our boasted advantages of modern civilization, the condition of a large portion of the laboring class is pitiable, and calls for earnest thought. Thousands have no employment, and thousands more are compelled to live on a mere pittance, and submit to conditions that are destructive of all manhood and nobility of spirit. Cheap labor is a community curse, a barbarism, and implies a degraded condition of society. In the last Report of the New York Bureau of Labor Statistics, it is stated that 200,000 women and girls are employed in New York City in about 92 trades. In cigar-making 6,000 are employed, 4,000 working in tenement-house shops; they earn about $8 per week. One cigar factory employs 12,000 girls at $4 per week. There are 4,000 laundresses in the city, and the highest wages paid are $6 per week. Hundreds of cases are reported where women work from fourteen to seventeen hours per day, at from $4.50 to $7 per week. Loss of time from inability to obtain work reduces their annual earnings till they barely sustain existence. Many of the employments are detrimental to health. Sewing girls and workers in the dry goods line receive in some cases only $12\frac{1}{2}$ cents a day. Many of them are wronged, and on various pretexts deprived of their pay. The Women's Protective Union have on their records 40,689 who were assisted to receive their wages. The rules in many factories are abusive and degrading. There is an outrageous system of imposing fines, which in many cases equal the wages promised. The home life of these women, and others with whom they associate, could hardly be worse. It is said that 18,996 tenement houses accommodate fifty persons each, and not a few three times as many. It is in such conditions young girls are brought up, in which decency and womanly reserve are impossible. The sani-

tary conditions of life in such tenements are horrible beyond description.

This statement will apply to many other places, and indicates the many thousands of people whose life is one extended scene of misery and hopeless struggle with want. Such a condition of so large a number of the poor is a reproach to any age. It cannot wisely be expected that desperate men will lie down contented in their noisome cellars, or in crowded stories above stories, where want, misery, and crime are herded together, and abstain from violence, pillage, and anarchy. Such is the present state of society and the unequal division of wealth, that, while the state of the laborers may be far better than it was a century ago, yet as a class they do not receive a fair share of the gain from labor and capital. It is a sore evil that has resulted from the effectiveness of machinery, that it separates the wage-workers into a permanent class, making it more hopeless for them to rise above it. The minute divisions of labor, and the uncertainty of steady employment resulting from excessive competition and over production, still further degrade labor.

CAUSES OF THE DISCONTENT OF LABORERS.

There are serious causes of the wide-spread discontent. They underlie all differences as to present and future contracts and the ever-recurring question, "What is a fair day's wages for a fair day's work?" — a question that can receive no final answer, since what may be fair one day may be unjust the next.

One great cause of the discontent and difference between capitalists and laborers arises from different views as to the relation of the employers and employed. Within fifty years these relations have greatly changed, a fact very many ignore. Once it was the privilege of the employer to command, the duty of the laborer to obey. The diffusion of the doctrine of human equality has led the masses to such practical application as a denial that respect is due to men because of outward circumstances. The education of the masses has led them to demand more attention and respect. Those who believe in distinctions founded on birth and circumstances, and not on personal power and worth, have always denounced the idea of educating the masses. It is said that it would be an evil to them, and make them discontented with their state.

Their lot, it is said, is, and must be, to labor for the few; why, then, should other ideas be taught them? No education was permitted to slaves, and he who should attempt to teach them any principle but submission was regarded as the foe of society and severely punished.

Education and the actual recognition in a practical form of the equality of men, and the doctrine that governments derive their just powers from the consent of the governed, that the people are the source of power, have changed the relations of classes in society. Maxims like the general principles of equality and liberty may be proclaimed as glittering generalities, and not really be understood by those to whom they are addressed. Thus the slaves attended the celebration of the independence of the nation, heard the Declaration of Independence read, and never had a thought that the truths to which they listened had any application to them. But the people now understand these truths, and the tendency is to carry them to excess. The danger from the perversion of these principles is increased by the coming to this country of hosts of the ignorant and degraded, who have lived in a condition but little above serfdom. They learn the words liberty and equality from laborers of a higher class, but, not understanding their meaning, consider that they are free from restraint and law, and engage in acts of riot and anarchy that tend to overthrow government and overturn society.

In former times labor was despised. "Citizenship," says Aristotle, "belongs only to those who are not obliged to work for a living." The mass of laborers were slaves. Socrates, as cited by Professor Schmidt, says: "It is right to despise those who have not leisure from work to devote themselves to their friends and the public." Who are the people? Is it that cordwainer, that public carrier, that tent-maker? You despise each one individually, why not despise them all in the mass? Aristotle says: "We cannot dispense with farmers and mechanics, but these have nothing to do with public offices and are not worthy of the name of citizens. They are incapable of greatness of soul, and cannot have any manliness because they work for wages and therefore must be of a mercenary spirit."[1] The same ideas existed in a less exaggerated form in feudal days. They are still enforced by much of the legis-

[1] New Englander, Vol. XXIX. pp. 251, 252.

lation, teachings, and usages of modern times. The employer considers himself superior to the employed. He assumes the right to decide all questions that arise in connection with wages, in the decision of which the laborer has an equal interest with himself. He will not be dictated to relative to the use of his property. If discussions take place, they are permitted. "An interview is granted." The employer assumes the right to dictate the mode of the interview. "No committee will be recognized," etc.[1]

Everywhere there is an assumed superiority of condition which does not exist.

The principles of our government hold that justice is founded on right, not on might. Labor is service indeed for an equivalent. The employer and employed stand as equals in an interchange of service.

Even in American society there is still an exception to general principles. All labor which involves personal attention, and especially labor in household service, is still degrading. The term servant is still used, but it should be banished from a civilized people, and become as obsolete as slave and serf.

There is a prevalent error as to wages. It is not true they are paid by the employer. The product of the joint effort of the employer and employed goes into the keeping of the employer, and he pays to the laborer what is his right, his just proportion.[2]

The employer has no more right to dictate to the laborer how he shall seek his interests, and what associations he shall form and what trades-unions he shall establish, than the laborer has to dictate to the capitalist in corresponding matters. A great part of the alienation between classes and the bitterness of the poor towards the capitalists lies in the fact that wages have been substituted for all other ties, and the laborers are regarded but as a part of "the plant" in a great manufacturing establishment.

The evil is serious and increasing. So numerous and efficient have become labor-saving inventions, and so marked are the improvements in the new modes of business, that there is an increasing surplus of labor. The great question is, "What shall be done for the multitude, wanting and willing, as well as needing and seeking employment?" The evil in our country has been increased by

[1] Joseph D. Weeks, Labor Differences and their Settlement, p. 10.
[2] Ibid., p. 11.

the rush of millions from less favored countries to seek subsistence here. We do not think, when we read of the hordes of Goths, Vandals, and Huns that in olden times rolled in upon Southern Europe and destroyed its civilization, that in numbers they were small in comparison with the masses that have flowed in upon our country.

It is a bitter, cruel mockery to tell the masses, in their hopeless degradation, of the few who have risen from the lowest condition to the highest state of prosperity, wealth, and power. They are evidently exceptional cases. What society wants to know is, not how those who have the greatest natural gifts succeed, but how those who from nature are in these respects below mediocrity shall gain comfort for themselves and families. Heretofore, in no other country could a talented laborer rise so rapidly to be a capitalist as here; but the difficulty of doing this has increased, and is still increasing. Machinery is so costly that its ownership requires large capital. Competition has so reduced profits that a large business is essential to the realization of considerable gain. A large business requires large capital. The cases of success without capital are becoming few. "The man at the bottom of the ladder leading to the social heavens may dream that there is a ladder let down to him; but the angels are not seen very often ascending and descending. One after another, it would seem, some unseen hostile powers are breaking out the middle rungs of the ladder, and it becomes harder and harder even for the strong who are down to climb up."

ERRORS OF THE LABORERS.

Most of the writings of socialists present no clear statement of the difficulties or the principles involved in their controversies with capitalists, and their teachings are merely negative. They urge the destruction of the present order of society, but give only vague, dreamy ideas of a better state, with no principles or theories by which to reconstruct society, and reach that ideal state where all will have abundance, and freedom from painful care and the necessity of toil. There are, however, principles widely diffused, that have a powerful influence on the masses. They are artfully urged, and seem true, but they are great fallacies. Mr. Scudder states them thus.[1]

[1] M. L. Scudder, Jr., Labor Value Fallacy, p. 10.

1. All wealth is created by labor.

2. The title to all wealth ought to be vested in the laborers who have produced it.

These propositions have been more or less directly taught by leading writers, and to many minds they appear to be self-evident truths. Carried into practical application, they would overthrow society and reduce nations now wealthy and civilized to barbarism.

It is a narrow view, that mere toil, manual labor, have secured the wealth of civilized society. Little would this labor avail without right direction, without the thought and genius that devised inventions and modes for the accumulation of capital, essential to complete the great and costly enterprises on which the welfare of society depends. The contest between labor and capital is a contest, indeed, between present labor and accumulated labor. Their true interests are identical. Capital is necessary for the construction of machines, the building of railways, of ships, and the completion of all great enterprises. Should the laborers who construct a railway or erect a factory advance the absurd claim that they are the owners and managers, what good or profit could result? Only loss and destruction would follow. It is an unfounded assertion, that all value is created by manual labor. A slight observation shows that often where much labor has been bestowed there is no value. Prices or values in the market are not determined by any one consideration or class of considerations.

The works of Mr. Henry George have had a wider circulation than any other works recently published. His doctrines have been received with favor by many who would not accept and act on his conclusions. Their fallacy has been clearly expressed, yet still they have power with the popular mind. He writes in a popular, spirited, and persuasive style, and makes pleasing promises as to the good that would follow the adoption of his principles. He teaches that the wealth of the few should be divided among the many, and advocates in a way to attract attention an idea which stronger men have urged, that the state should assume possession of all land, and, as the landlord, rent it to individuals, and appropriate the increase from rent to the relief and comfort of the poor. He claims that nature gives wealth to labor and only to this: every article of wealth has been gained by labor which has searched for it or made it out of raw materials. He says: "Hence, as nature gives only to labor, the creation of labor in production is the only title

to exclusive possession." He flatters the masses by telling them all power is with them; they should not ask for patronage or charity, but demand their rights. Such teachings have a most pernicious influence. They lead the poor who believe that inequality of condition is a wrong, to exercise their power to produce a uniformity of condition, which they are told characterizes a perfect society. They neglect their employments, are discontented, strive for what is unattainable, lessen their gains by inattention to their employments, and needlessly increase their want and misery.

All the teachings of nature and Scripture show that men must be unequal in natural faculties, and unequal in condition. This law applies to the highest as well as the lowest powers. The notion that there can be a state in which all shall be equal in power, mental or physical, and in the results of the exercise of power, is a dream of the wildest fanaticism.

REMEDY FOR THE DISCONTENT AND DIFFERENCE.

It is evident there are grievous differences between the capitalist and the laborer, and reasons for serious alarm. The remedies proposed are various, but we shall not discuss them at length, as manifestly they are failures. Such is the case with what is called the *laissez faire* method, which implies unrestricted competition. The capitalist offers such wages as his interests in his view require, and seeks his laborers where they may be found, and the laborers act in a corresponding manner. The advantage is evidently with the employers. The laborer is degraded, as labor is regarded as a commodity to be bought and sold in the markets. The facility of change of residence on the part of the laborer is greatly restricted. Moreover, the bitter opposition to foreign labor, the rules of industrial societies, and well-established customs and conditions, fatally interfere with this theory so far as the interests of the laborer are concerned. Personal violence, disgrace, and lasting injury result to those who disregard these rules and customs.

Competition places the two chief classes of industrial society in opposition, and encourages strife. It encourages combinations, and leads to strikes and lockouts. The motive itself is unworthy, degrading, selfish, and inconsistent with the principles of true benevolence and civilization. We deem it not necessary to discuss strikes and lockouts, which are not a remedy, but an evil, a source

of bitterness to both parties, and only resorted to as extreme measures to obtain justice when other methods fail. While those engaged in strikes generally lose heavily, yet they may be a benefit to workmen, as employers, dreading their recurrence, may make concessions to demands that would not without this fear be granted.

CONFERENCE AND ARBITRATION.

A reasonable mode for the settlement of difficulties would be a conference between the classes interested, or their representatives. The opinions of the opposing parties may be honest, yet by mutual explanations and concessions a settlement may be reached, and harmony and mutual good feeling and respect secured. The greatest difficulty in the way of such a mode of settlement is the unjust and foolish course of many employers who will not condescend to confer with laborers, claiming that the decision of all questions connected with business belongs to them, and any interference with their assumed rights is an impertinence. Such views are not to be tolerated to-day. They belong to former times. The capitalist and the laborer are partners in production, and both have an equal right to a participation in the decision of questions in which their interests are involved. This right the laborer will now, with emphasis, demand, and it is wrong, vain, and dangerous to oppose his claim. Such conferences would have a great influence in removing the obstinacy and false pride that are fruitful causes of difficulty and would bring about that respect and courtesy essential to all successful negotiations between capitalists and laborers. When a settlement cannot be reached by a conference, it would seem the wisest course to refer the points in dispute to arbitrators, chosen in the usual way. Great responsibility would of course rest on the umpire chosen by the other arbitrators. But it is not difficult to find a man of sufficient intelligence and firmness to give a just decision. It is not necessary that he should have technical knowledge of the business or trade. He will be as well prepared to give a decision as are judges of courts before whom questions of the greatest variety are daily brought. The loss that would result to either party from arbitration would be less than would otherwise be incurred, and there is no humiliation or loss of self-respect in submitting to the decision thus given. In the Chicago Rolling Mills there is a mode of settlement of differences between the pro-

prietors and the laborers that has given mutual satisfaction and secured the best results. The chief points of this method are: (1.) Wages are based on a sliding scale in proportion to prices received for the product. (2.) The organization of the men, so that they may readily appoint representatives to confer with the employers on points when there is misunderstanding. (3.) Peaceful arbitration of all difficulties which cannot be settled by a conference between the parties interested. (4.) Work is to continue without interruption pending the decision.

This provision for the settlement of difficulties would seem to be a wise one, and worthy of general adoption.

Boards of arbitration may be either temporary or permanent. There are many reasons in favor of permanent boards. It is far more important to provide means to prevent difficulties than for their settlement. Being already in existence, and meeting often, they would consider troubles before they should become serious. One of their greatest benefits would be their tendency to remove the antagonism of the two classes. They would meet as equals, and discuss difficulties before they give rise to disputes. Each class would have an understanding of the difficulties of the other. The workman would gain important knowledge of the condition of trade and prices, and other facts not otherwise easily acquired. The longer such boards should exist, the greater would be the fund of facts, precedents, and useful knowledge. In foreign countries such boards have been established by law. In our country several States have enacted laws relative to them, and Congress has given the subject much attention.

We are persuaded that the present difficulties that threaten the peace and order of society will never be removed till a higher standard of ethics shall prevail. They are the direct result of selfishness, encouraged by the prevalent selfish theory of morals. There are personal sins and social wrongs that civil government may not by law or force correct. It is not according to the will of God, as made known by natural or revealed religion, that a few should control vast fortunes, using them to gratify selfish personal desires, while multitudes suffer, not only for want of knowledge but of bread, and struggle through a brief existence, realizing in no proper sense the true object of life. Nothing is right that is not in accordance with the Divine will; hence no man can have a right, though he has power, to do wrong. Because a gifted man

has power to accumulate property, he has no right arrogantly to say, "This is mine, and I will spend it as I please." The wealth of the earth is designed for the public welfare, and it is their duty who have it in charge to consider themselves as agents, bound to use it so as to secure the greatest good. He who has wealth and does not intend to act thus, is false to his trust, and is the enemy of society.

In the Christian use of money will be found the great remedy for social wrongs. The right use of money will require much tact, wisdom, and skill. Multitudes on multitudes of the poor have low, selfish, sensual aims, and indiscriminate giving to them would only encourage indolence and vice. They need education and culture, and higher ideas of life. All these, the right use of money, now worse than wasted, would secure.

The advance of society to a wider civilization is encouraging. Every age has had its difficulties; the greatest problem of ours is to settle the true relations of capital and labor. Whatever of doubt, difficulty, darkness, and danger may now encircle us, the promise of the future is bright, and in due time will be realized — what good men in visions have seen — a society in which all shall have comforts, intelligence, and virtue.